

1 Ryan C. Squire, SBN 199473  
2 (rsquire@garrett-tully.com)  
3 Candie Y. Chang, SBN 215019  
4 (cchang@garrett-tully.com)  
5 Stephanie S. Bang, SBN 247252  
6 (sbang@garrett-tully.com)  
7 GARRETT & TULLY, P.C.  
8 225 S. Lake Avenue, Suite 1400  
9 Pasadena, CA 91101-4869  
10 Telephone: (626) 577-9500  
11 Facsimile: (626) 577-0813

12 Attorneys for Defendant and Cross-Complainant  
13 AURORA LOAN SERVICES

14  
15 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**  
16 **FOR THE COUNTY OF LOS ANGELES, CENTRAL DISTRICT**

17 PRUDENCE WALTZ,  
18 PLAINTIFF,

19 vs.

20 BLUE OCEAN MORTGAGE  
21 CORPORATION, a California Corporation,  
22 MATTHEW P. KAY an individual,  
23 MOHAMED FOUZI HAFFAR an individual,  
24 LATOSHIA KELLER, an individual AURORA  
25 LOAN SERVICES and DOES 1 THROUGH  
26 20 inclusive

27 DEFENDANTS.

28 AURORA LOAN SERVICES,  
29 Cross-Complainant,

vs.

30 PRUDENCE WALTZ, an individual; BLUE  
31 OCEAN MORTGAGE CORPORATION, a  
32 California Corporation, MATTHEW P. KAY  
33 an individual, MOHAMED FOUZI HAFFAR  
34 an individual, LATOSHIA KELLER, an  
35 individual; and ROES 1 through 20, inclusive,

36 Cross-Defendants.

37 CASE NO. BC374163  
38 (Hon. Debre Katz Weintraub, Dept. 47)

39  
40 **DECLARATION OF LAURA McCANN IN**  
41 **SUPPORT OF CROSS-COMPLAINANT**  
42 **AURORA LOAN SERVICES, LLC'S**  
43 **MOTION FOR SUMMARY**  
44 **ADJUDICATION OF ITS CROSS-**  
45 **COMPLAINT**

46 Date: May 14, 2010  
47 Time: 8:30 a.m.  
48 Dept.: 47

**DECLARATION OF LAURA McCANN**

1 I, Laura McCann declare as follows:

2 1. I am the Vice President of Default Services at Aurora Loan Services, LLC, ("Aurora").

3 2. I make this declaration in support of Aurora's motion for summary adjudication.

4 3. I am personally familiar with the facts in this matter, and if sworn as a witness, I could  
5 and would competently testify to them.

6 4. I have examined, in detail, the file on the loan by Janelle Baird that originated with BNC  
7 Mortgage Inc. (the "Baird Loan") and the property at issue, 844-846 57<sup>th</sup> Street, Los Angeles, California  
8 (the "Property") (the "Baird Loan File"). The Baird Loan File is kept in the ordinary course of Aurora's  
9 business. I am familiar with Aurora's methods of maintaining loan files. Entries are to be made in the  
10 file when Aurora's personnel have interaction related to the loan, including but not limited to, the  
11 notification to the beneficiary of receipt of money related to the Baird Loan and recording documents  
12 required by statute in order to proceed with a nonjudicial foreclosure. Entries documenting such  
13 interactions and recordings related to the Baird Loan are to be made at or near the time of the interaction  
14 or recording.

15 5. I have personally worked on the books, records and loan files for the Baird Loan and  
16 Property and as to the following facts, I know them to be true of my own knowledge or I have gained  
17 knowledge of them from my review of the business records of Aurora which were made at or about the  
18 time of the events recorded and which are maintained in the ordinary course of Aurora's business at or  
19 near the time of the acts, conditions, or events to which they relate. Any such document was prepared  
20 in the ordinary course of business of Aurora by a person who had personal knowledge of the event being  
21 recorded and had or has a business duty to record accurately such event.

22 6. Aurora is currently the owner of the real property at issue, 844-846 W. 57<sup>th</sup> Street, Los  
23 Angeles, California 90037 (the "Property"). Aurora purchased the Property at a trustee's sale on June  
24 14, 2007 for \$488,514.19. The trustee's deed upon sale was recorded on July 5, 2007. A true and  
25 correct copy of the trustee's deed upon sale is attached hereto as **Exhibit "A."**

26 7. At the time of purchase, Aurora was the foreclosing beneficiary of the deed of trust dated  
27 August 11, 2006, executed by Janelle Maria Baird, and recorded on August 23, 2006 as instrument

1 number 061878371 with the Los Angeles County Recorder's Office (the "Deed of Trust").

2 a. Option One, BNC Mortgage Inc.'s subservicer, assigned Aurora the servicing of  
3 the Baird Loan on December 1, 2006. A true and correct copy of Aurora's notice of the assignment to  
4 Janelle Baird is attached hereto as **Exhibit "B."**

5 8. Approximately one week prior to the trustee's sale, on June 5, 2007, an individual  
6 claiming to be Janelle Baird contacted Lehman Brothers Bank, FSB ("Lehman Brothers") via telephone.  
7 The caller stated that the Baird Loan was done without her knowledge. A true and correct copy of  
8 Lehman Brothers's identity theft data gathering form regarding Ms. Baird's telephone call is attached  
9 hereto as **Exhibit "C."**

10 9. On the same date, June 5, 2007, Aurora, a wholly owned subsidiary of Lehman Brothers,  
11 sent a written correspondence to Ms. Baird, acknowledging receipt of her identity theft claim and  
12 requesting documents in support of her claim. A true and correct copy of the written correspondence  
13 on June 5, 2007 is attached hereto as **Exhibit "D."**

14 10. Because Ms. Baird had not provided any documents in support of her claim, Aurora sent  
15 a second request on July 9, 2007 and a third request on August 13, 2007, for supporting documents.  
16 True and correct copies of the second and third requests are attached hereto as **Exhibit "E" and "F."**

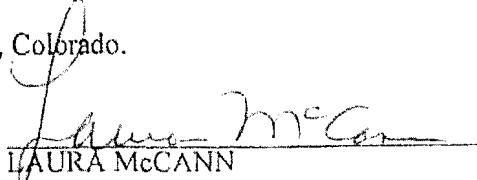
17 11. On September 14, 2007, Aurora closed the investigation of Ms. Baird's claim as she  
18 failed to respond to any of Aurora's request for documents in support of her identity theft claim. A true  
19 and correct copy of Aurora's correspondence on September 14, 2007, closing Ms. Baird's claim is  
20 attached hereto as **Exhibit "G."**

21 12. I have reviewed Aurora's Baird Loan File, which includes claims made to and claims that  
22 would have been made to Lehman Brothers and BNC Mortgage Inc. Based on my review of the Baird  
23 Loan File, I am informed and believe that the June 5, 2007 telephone call from Ms. Baird was the first  
24 notice of any purported forgery in regards to the Property made to Lehman Brothers, BNC Mortgage Inc.  
25 and Aurora.

26 13. Other than the unsubstantiated June 5, 2007 telephone call from Janelle Baird, Aurora  
27 did not know that Prudence Waltz, Samantha Hill and Janelle Baird were claiming forgery in connection  
28 with the Property until it was named a defendant in the present action.

1 I declare under penalty of perjury under the laws of the State of California that the foregoing is  
2 true and correct.

3 Executed on February 23 2010 at Littleton, Colorado.

4   
5 LAURA McCANN

6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

GARRETT & TULLY  
A PROFESSIONAL CORPORATION

## **EXHIBIT “A”**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

0122231756

(3)

▲ This page is part of your document - DO NOT DISCARD ▲

20071599432 Pages: 003



Recorded/Filled in Official Records  
Recorder's Office, Los Angeles County,  
California

Fee: 10.00  
Tax: 0.00  
Other: 0.00  
Total: 10.00

07/05/07 AT 08:00AM

Title Company

TITLE(S) : DEED



L E A D S H E E T


Assessor's Identification Number (AIN)

To be completed by Examiner OR Title Company in black ink.

Number of AIN's Shown

--	--	--	--

--	--	--

--	--	--

--	--	--

EX-9977

▲ THIS FORM IS NOT TO BE DUPLICATED ▲

ALS 0302

07/05/07



Recording requested by:

20071599432

When recorded mail to:

Aurora Loan Services  
601 Fifth Avenue  
Scottsbluff, NE 69361

Forward tax statements to the address given above

Space above this line for recorders use

TS # 047-12773

Order # 30057783

Loan # 0122231756

## Trustee's Deed Upon Sale

A.P.N.: 5001-014-011

The undersigned grantor declares:

The grantee herein WAS the foreclosing beneficiary.

The amount of the unpaid debt together with costs was: \$488,514.19

The amount paid by the grantee at the trustee sale was: \$488,514.19

The documentary transfer tax is:  None

Said property is in the City of: LOS ANGELES, County of Los Angeles

**LANDAMERICA DEFAULT SERVICES**, as Trustee, (whereas so designated in the Deed of Trust hereunder more particularly described or as duly appointed Trustee) does hereby GRANT and CONVEY to **AURORA LOAN SERVICES**

(herein called Grantee) but without covenant or warranty, expressed or implied, all right title and interest conveyed to and now held by it as Trustee under the Deed of Trust in and to the property situated in the county of Los Angeles, State of California, described as follows:

**THE NORTH 113.25 FEET LOT 382, AS SHOWN ON THE MAP ENTITLED, "BURCK'S GOLDEN TRACT", FILED FOR RECORD IN BOOK 10 OF MAPS, PAGE 26.**

### RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 8/11/2006, executed by **JANELLE MARIA BAIRD A SINGLE WOMAN** as Trustor, recorded on 8/23/2006, Instrument number 061878371, Book , Page Official Records in the Office of the Recorder of Los Angeles County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

3

Trustee's Deed Upon Sale  
Page 2

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the office of the Recorder of said County.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of Sale have been complied with.

~~Said property was sold by said Trustee at public auction on 6/4/2007~~ at the place named in the Notice of Sale, in the County of **Los Angeles**, California, in which the property is situated. Grantee, being the highest bidder at such sale, became the purchaser of said property and paid therefore to said trustee the amount being **\$488,514.19** in lawful money of the United States, or by the satisfaction, pro tanto, of the obligations then secured by said Deed of Trust.

Date: **6/29/2007**

**LANDAMERICA DEFAULT SERVICES**

By: 

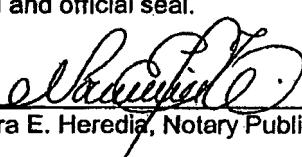
**Tina Sulhkonen, Assistant Secretary**

State of California

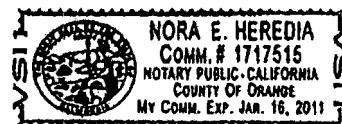
County of Orange

On 6/29/2007 before me, Nora E. Heredia, Notary Public, personally appeared **Tina Sulhkonen** personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same and his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: 

**Nora E. Heredia, Notary Public**



THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

07  
1599432

**ALS 0304**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

## **EXHIBIT "B"**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

November 10, 2006

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

3640122231756534VEL111006  
61591 0001964 001  
JANELLE BAIRD  
844 W 57TH ST 84  
LOS ANGELES CA 90037

RE: Option One  
Loan # 0022198139  
Aurora  
Loan # 0122231756

Dear Borrower(s):

This letter is to notify you that the servicing of your mortgage loan is being assigned, sold or transferred from Option One Mortgage Corporation ("Option One") to Aurora Loan Services ("Aurora"), effective December 1, 2006. The transfer of your mortgage loan to Aurora includes the right to collect payments from you.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in the limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Option One. If you have any questions relating to the transfer of servicing from your present servicer call Option One's Customer Service Department at 800-648-9605 between 6:00 a.m. to 6:00 p.m. PST on the following days Monday through Friday. This is a toll-free number.

Beginning December 1, 2006, your new servicer will be Aurora Loan Services. The business address and toll-free telephone numbers for your new servicer are:

Aurora Loan Services  
Customer Service Department  
P.O. Box 1706  
Scottsbluff, NE 69363-1706  
1 (800) 550-0508  
6:00 A.M. to 7:00 P.M., MT  
Monday through Friday  
8:00 A.M. to 12:00 P.M., MT  
Saturday

Aurora Loan Services  
Tax Department  
P.O. Box 961233  
Fort Worth, TX 76161-0233  
1 (800) 550-0508  
8:00 A.M. to 5:00 P.M., MT  
Monday through Friday

Aurora Loan Services  
Insurance Center  
P.O. Box 2963  
Phoenix, AZ 85062-2963  
1 (800) 732-6578  
6:00 A.M. to 7:00 P.M., MT  
Monday through Friday

If you have any questions relating to the transfer of servicing to your new servicer, please call the numbers listed above. Please note the change of your loan number listed above and reference this loan number on all tax and insurance bills and any correspondence to Aurora.

The date that Option One will stop accepting payments from you is November 30, 2006. The date that Aurora will begin accepting payments from you is December 1, 2006. Send all payments due on or after that date to Aurora Loan Services.

If you have been paying premiums for life, disability, accidental death insurance or other optional products, these policies will not transfer to Aurora. If you desire to continue your optional coverage, you can contact your optional insurance provider and discuss the possibility of remitting your premium directly.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) ([12 U.S.C. 2605](#)):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA ([12 U.S.C. 2605](#)) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

Aurora Loan Services  
Attention: Customer Service Research  
P.O. Box 1706  
Scottsbluff, NE 69363-1706

**\*\*\*CONTINUED ON REVERSE SIDE\*\*\***

DETACH AND RETURN BOTTOM PORTION

JANELLE BAIRD

Remit U.S. funds payable to Aurora Loan Services  
Include your loan number on your check.

ACCOUNT NUMBER	PAYMENT AMOUNT DUE
0122231756	3,409.77
Additional Principal	
Additional Escrow	
Late Charge/Fees	
Other	
Amount Enclosed	\$

Please check here if mailing address, telephone number or email have recently changed and complete form on reverse side.

INTERNET REPRINT

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

## **EXHIBIT “C”**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

## **Identity Theft Data Gathering Form**

**Please complete all relevant fields**

Name of Caller (for claims of identity theft communicated by an outside person):		
JANELLE	BAIRD	
First	Middle	Last
Check if an initial Identity Theft Claim letter has been sent to the Victim: <input checked="" type="checkbox"/> Date Sent: 06/05/2007		
Or, check to indicate that that the matter was discovered internally:		
Explain:		
Name of Victim (if different than Caller):		
For Individuals:		
First	Middle	Last
Or, for Entities:		
Full Legal Name		

Account/Loan # Affected by Claim: 0122231756  
Date of Occurrence: 06/05/2007

Relationship to the claim: VICTIM  
(e.g., victim, family member of victim (specify), attorney representing victim, officer/employee of victim)

**Please record the following information with respect to the victim:**

Residential Street Address (for individuals) or Executive Office Street Address (for entities):			
Address Line 1 <b>P.O. Box 12391</b> Address Line 2  Address Line 3 <b>Hawaiian Gardens</b> City _____ State _____ Zip _____			

SSN (for individuals) or EIN (for entities): **103-7692124**

Date of Birth (for individuals only): **/  /**  
Month Day Year

Personal Identification Number (for individuals only; please record one form): Describe: (e.g., valid passport, driver's license, military ID, Permanent Resident Card, or other government-issued identification card)		
Number	/ /	/ /
	Date of Issue	Expiry

ALS 0340

Contact Information:

(562) 397-9325  
Home

( )  
Office

( )  
Cell

( )  
Other

@ .com  
e-mail

@ .com  
e-mail

@ .com  
e-mail

Mailing Address (if different than above):

Address Line 1

Address Line 2

Address Line 3

City

State

Zip

Description of Matter/Claim and Additional Information:

PER EMAIL FROM THE SI UNIT:

Borrower Janelle Baird called and claimed that the loan on W. 57th was done without her knowledge. She claims that she signed no loan documents and was unaware of the purchase of the property until it was found on her credit bureau. Baird believes that her identity was used by a former boyfriend she identified as Terrian Minor. She and Minor had intended to purchase a house together and he had access to her Social Security number and date of birth. Baird indicated she has two other properties on her credit bureau that she has no knowledge of and signed no documents for in Las Vegas. Baird was requested to provide investigator a written statement. She was also given the number for Peggy King in Scottsbluff regarding an identity theft claim. Peggy King was also left a voice mail. Baird can be reached at 562-397-9325 and has an address of PO Box 1491 Hawaiian Gardens CA 90716.

Completed by: Name: Peggy King Title: Fraud Support Company: Aurora Loan Services

ALS 0341

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

Contact Phone: [REDACTED]

Date: 06/05/2007

ALS 0342

## **EXHIBIT “D”**

## AURORA LOAN SERVICES

601 FIFTH AVENUE • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706  
PHONE: 800-550-0508 • FAX: 308-630-6700

June 5, 2007

Janelle Baird  
PO Box 1491  
Hawaiian Gardens, CA 90716

Re: Identity Theft Claim  
Loan/ Account No. 0122231756

COPY

Dear Janelle Baird:

**Acknowledgment of Claim**

This letter is to acknowledge your claim of identity theft and to inform you of the steps that you should take to protect yourself from further harm. By following the directions contained in this letter and the enclosed publication by the Federal Trade Commission (FTC), you can prevent further use of your identity by others. It is important to remember that Identity Theft is a crime and should be reported to your local law enforcement or in the community where the theft has taken place.

**National Consumer Credit Reporting Agencies and FTC Contacts**

The first step in restoring your credit history is to contact any of the three National Consumer Credit Reporting Agencies. Through the National Consumer Credit Reporting Agencies, you have the right to block information from your credit report relating to accounts of identity theft opened in your name. As a victim of this crime, you may be entitled to a free copy of your credit report. This will enable you to determine the extent of this crime and allow you to place a fraud alert on your personal record with them to prevent further exposure of your information. We would also recommend that you file a complaint with the FTC by visiting the web site [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or by calling 1-877-IDTHEFT.

**Required Documents From Claimant**

We are committed to working with you to restore and protect your credit history. However, before we can investigate this matter and respond to you, we must receive the item(s) indicated below with an "X" to verify your identity and your claim of identity theft.

- A copy of your valid government-issued identification card (e.g., valid passport, driver's license, military ID, Permanent Resident Card, or other government-issued identification card).
- A copy of the report filed with a law enforcement agency evidencing your claim of identity theft (or the number of such a report if the law enforcement agency will not provide a copy).
- A properly completed *notarized* FTC ID Theft Affidavit. A copy of the FTC Affidavit has been enclosed for your convenience and is also available on the FTC's web site, [www.ftc.gov/bcp/conline/pubs/credit/affidavit.pdf](http://www.ftc.gov/bcp/conline/pubs/credit/affidavit.pdf), or by calling 1-877-ID-THEFT.
- Other: A Written request for copies of loan documents.



AURORA LOAN SERVICES LLC.

ALS 0336

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

ALS 0337

## AURORA LOAN SERVICES

601 FIFTH AVENUE • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706  
PHONE: 800-550-0508 • FAX: 308-630-6700

### Additional Information

Please be certain to include any relevant information about any transactions resulting from the identity theft (such as the date of any transaction or application or any other information such as an account or transaction number). This will assist us in responding to you promptly.

### Your Right to Request Account/Loan Documentation

You have the right to request the documentation relating to any accounts/loans that were established in your name with us. In order for us to provide you with copies of any documentation, we require that your request for documents be in writing. Please send your written request for documents to the following address:

Aurora Loan Services  
Loan Administration  
601 5<sup>th</sup> Avenue  
Scottsbluff, NE 69361

If you have any questions regarding this letter, please call (866) 883-3507. Thank you.  
We thank you for your cooperation in this matter.

Sincerely,

Peggy King  
Fraud Support Analyst

R88A13 JUN 15, 2007 ACT WT LTR HPK 1  
SERVICE 1DA BILL WT LTR  
TRACKING# 1ZR88A130140579431 ALL CURRENCY USD  
147296  
2PKING/0122231756  
HANDLING CHARGE 0.00 SERVICE 6.06 USD  
REFERENCE RATE CHARGES: COD 0.00 RS 0.00  
DV 0.00 HZMT 0.00 SD 0.00  
DC 0.00 NTFY 0.00 SP 0.00  
AH 0.00 TOT REF CHG 6.06 REF+HANDLING 6.06



AURORA LOAN SERVICES LLC.

ALS 0338

## **EXHIBIT “E”**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

## AURORA LOAN SERVICES

July 9, 2007

601 FIFTH AVENUE • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706  
PHONE: 800-550-0508 • FAX: 308-630-6700

Janelle Baird  
PO Box 1491  
Hawaiian Gardens, CA 90716

**COPY**

Re: Identity Theft Claim  
Loan/ Account No.0122231756

Dear Janelle Baird:

We have received your claim of identity theft. We are committed to working with you to restore and protect your credit history. However, before we can respond to your claim, we require the item(s) indicated below with an "X" to verify your identity and your claim of identity theft. The following items are missing from your request:

A copy of your valid government-issued identification card (e.g., valid passport, driver's license, military ID, Permanent Resident Card, or other government-issued identification card number).

A copy of the report filed with a law enforcement agency evidencing your claim of identity theft (or the number of such a report if the law enforcement agency will not provide a copy).

A properly completed ID Theft Affidavit, a copy of which we provided to you previously and which is also available on the Federal Trade Commission's web site at [www.ftc.gov/hcp/conline/pubs/credit/affidavit.pdf](http://www.ftc.gov/hcp/conline/pubs/credit/affidavit.pdf) or by calling 1-877-ID-THEFT.

Other: A written request for copies of loan documents.

You have the right to request the documentation relating to any accounts/loans that were established in your name with us. *In order for us to provide you with copies of any documentation, we require that your request for records be in writing.*

Please mail the requested item(s) and any requests for documents to us as soon as possible at the following address:

**Aurora Loan Services  
Loan Administration  
601 5<sup>th</sup> Avenue  
Scottsbluff, NE 69361**

Provided that we are able to verify your identity and your claim of identity theft, we will provide any records in our control responsive to your request within 30 days of our receipt of the item(s) indicated above.

If you have any questions regarding this letter, please call (866) 883-3507. Thank you.

R88A13 JUL 09, 2007 ACT WT LTR #PK 1  
SERVICE 2DA BILL WT LTR  
TRACKING# 1ZR88A130242613512 ALL CURRENCY USD  
147296  
2PKING/0122231756/BAIRD

Sincerely,  
Peggy King  
Fraud Support Analyst

HANDLING CHARGE 0.00  
REFERENCE RATE CHARGES:  
DV 0.00 COD 0.00 SERVICE 4.72 USD  
DC 0.00 HZMT 0.00 RS 0.00  
AH 0.00 NTFY 0.00 SD 0.00  
TOT REF CHG 4.72 SP 0.00  
REF+HANDLING 4.72



AURORA LOAN SERVICES LLC

ALS 0334

## **EXHIBIT "F"**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

## AURORA LOAN SERVICES

601 FIFTH AVENUE • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706  
PHONE: 800-550-0508 • FAX: 308-630-6700

August 13, 2007

Janelle Baird  
PO Box 1491  
Hawaiian Gardens, CA 90716

Re: Identity Theft Claim  
Loan/ Account No.0122231756

Dear Janelle Baird:

On 06/05/2007 & 07/09/2007, we mailed you a letter listing certain information and documentation that we require to respond to your request for application, loan documents, and/or business transaction records evidencing activity alleged by you to be a result of identity theft. The specified information and documentation is necessary to verify your identity and your claim of identity theft. We are committed to working with you to restore and protect your credit history.

A copy of our request to you is enclosed herewith. Please mail the requested item(s) to us as soon as possible at the following address:

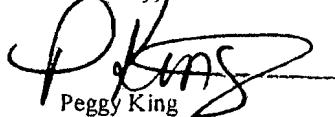
Aurora Loan Services  
Loan Administration  
2617 College Park  
Scottsbluff, NE 69361

Provided that we are able to verify your identity and your claim of identity theft, we will work with you to restore and protect your credit history.

You have the right to request the documentation relating to any accounts/loans that were established in your name with us. In order for us to provide you with copies of any documentation, we require that your request for documents be in writing. Please send your written request for documents to the address above.

If you have any questions regarding this letter, please call (866) 521-3826. Thank you.

Sincerely,

  
Peggy King  
Fraud Support Analyst

RETURNED VIA UPS 8/28/07  
NO Actual Address



AURORA LOAN SERVICES LLC.

ALS 0331

## AURORA LOAN SERVICES

601 FIFTH AVENUE • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706  
PHONE: 800-550-0508 • FAX: 308-630-6700

August 13, 2007

Janelle Baird  
PO Box 1491  
Hawaiian Gardens, CA 90716

**COPY**

Re: Identity Theft Claim  
Loan/ Account No.0122231756

Dear Janelle Baird:

On 06/05/2007 & 07/09/2007, we mailed you a letter listing certain information and documentation that we require to respond to your request for application, loan documents, and/or business transaction records evidencing activity alleged by you to be a result of identity theft. The specified information and documentation is necessary to verify your identity and your claim of identity theft. We are committed to working with you to restore and protect your credit history.

A copy of our request to you is enclosed herewith. Please mail the requested item(s) to us as soon as possible at the following address:

Aurora Loan Services  
Loan Administration  
2617 College Park  
Scottsbluff, NE 69361

Provided that we are able to verify your identity and your claim of identity theft, we will work with you to restore and protect your credit history.

You have the right to request the documentation relating to any accounts/loans that were established in your name with us. In order for us to provide you with copies of any documentation, we require that your request for documents be in writing. Please send your written request for documents to the address above.

If you have any questions regarding this letter, please call (866) 521-3826. Thank you.

Sincerely,

Peggy King  
Fraud Support Analyst

R88A13	AUG 14, 2007	ALL Curr USD	1 OF 1
SERVICE 2DA	ACT WT LTR	LP	
TRACKING# 1ZR88A130240075170			
DEALER NO.: 47296			
2PKING/0122231756			
HANDLING CHARGE 0.00			
SINGLE-PIECE REF RATE CHRG\$:			
DV 0.00	COD 0.00	SVC 4.74 USD	
DC 0.00	HZMT 0.00	RS 0.00	
AH 0.00	NTFY 0.00	SD 0.00	
TOT REF CHG 4.74	REF+HANDLING	SP 0.00	
			4.74



AURORA LOAN SERVICES LLC.

ALS 0332

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

## **EXHIBIT “G”**

EXHIBIT "V" IN SUPPORT OF MOTION FOR RELIEF FROM STAY

AURORA LOAN SERVICES

0122231756

2617 COLLEGE PARK • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706  
PHONE: 800-550-0508 • FAX: 303-728-7648

September 14, 2007

Janelle Baird  
PO Box 1491  
Hawaiian Gardens, CA 90716

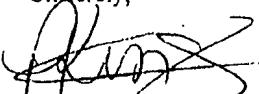
Re: Identity Theft Claim  
Loan/ Account No. 0122231756

Dear Janelle Baird:

On 07/09/2007 and 08/13/2007, we mailed you two requests for certain information that we require to respond to your claim of identity theft. Given that we have not received the specified information, this claim of identity theft is now considered closed. Should you choose to pursue an identity theft action, please send us a new claim of identity theft and all of the information requested in the letters that we previously mailed to you.

This letter is Aurora Loan Services final notice to you regarding your claim of identity theft. If you have further questions or concerns regarding the information that is needed to pursue your claim of identity theft or in the event that you have not received our letters, please contact us at (866) 521-3826. Thank you.

Sincerely,



Peggy King  
Fraud Support Analyst



AURORA LOAN SERVICES LLC.

RETURNED UPS 10/1/07

ALS 0326

**Extremely Urgent**

Call 1-800-PICK

- For UPS Next Day Air envelopes containing and electronic message, color-coded **110C**

## INVENTORY CO

四百三十七

BOX

178900459242

四

100% Recycled fiber  
100% Post-Consumer

This envelope is for use with the following services:

UPS Next Day Air®  
UPS Worldwide Express™  
UPS 2nd Day Air®

Supply shipping documents on this side.

✓ Do not use this envelope for:

- UPS Ground
- UPS Standard
- UPS 3 Day Select™
- UPS Worldwide Expedited™

~~SHIPPING DEPARTMENT  
(308) 469-2547  
AURORA LOAN SERVICES INC  
6017 FIFTH AVENUE  
P.O. BOX 1166 NE 69361-3561~~

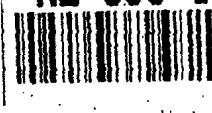
1

1

SHIP TO SHIPPER

REASON FOR RETURN:  
P.O. BOX, NOT DELIVERED  
ORIGINAL RECEIVER:  
BIRD J

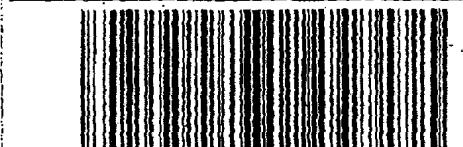
NE 693 1-01



17733346824211180

UPS 2ND DAY AIR

TRACKING #: 1Z R90 846 02 4213 1812



RECORDED BY: B/R

Employer ID: 47296  
2PEGGYKING/012223175

ALS 0327

1 **PROOF OF SERVICE**  
2 *Waltz v. Blue Ocean Mortgage*  
3 Case No. BC374163

4 I am and was at all times herein mentioned over the age of 18 years and not a party to the  
5 action in which this service is made. At all times herein mentioned I have been employed in the  
6 County of Los Angeles in the office of a member of the bar of this court at whose direction the  
7 service was made. My business address is 225 S. Lake Avenue, Suite 1400, Pasadena, California  
8 91101-4869.

9 On February 24, 2010, I served the following document(s):

10 **DECLARATION OF LAURA McCANN**

11  **BY MAIL** by depositing in the United States Postal Service mail box at 225 S. Lake  
12 Avenue, Suite 1400, Pasadena, California 91101-4869, a true copy thereof in a sealed  
13 envelope with postage thereon fully prepaid and addressed as follows:

14  **BY OVERNIGHT COURIER** by depositing in the facility regularly maintained by  
15 FedEx, a true copy thereof in a sealed envelope with delivery fees fully provided for and  
16 addressed as follows:

17  **BY E-MAIL or ELECTRONIC TRANSMISSION.** Based on a court order or an  
18 agreement of the parties to accept service by e-mail or electronic transmission, I caused the  
19 documents to be sent to the persons at the e-mail addresses listed on the service list. I did  
20 not receive, within a reasonable time after the transmission, any electronic message or other  
21 indication that the transmission was unsuccessful.

22  **BY FACSIMILE** by transmitting a facsimile transmission a copy of said document(s)  
23 to the following addressee(s) at the following number(s), in accordance with:  
24  the written confirmation of counsel in this action:  
25  [State Court motion, opposition or reply only] in accordance with Code  
26 of Civil Procedure section 1005(b):  
27  [Federal Court] in accordance with the written confirmation of counsel  
28 in this action and order of the court:

29  **BY PERSONAL SERVICE:** I caused such envelope to be delivered by hand to the  
30 addressee(s).

31 **SEE ATTACHED SERVICE LIST**

32 I declare under penalty of perjury under the laws of the State of California that the foregoing  
33 is true and correct.

34 Executed on February 24, 2010, at Pasadena, California.

---

35 VIVIENNE AYALA

1 **SERVICE LIST**

2 *WALTZ V. BLUE OCEAN MORTGAGE*  
3 *Case No. BC374163*

4 Jerome Zamos, Esq.  
5 Law Offices of Zamos & Okojie  
6 880 W. First Street, Suite 313  
7 Los Angeles, CA 90012  
8 Tel: (213) 626-4100  
9 Fax: (818) 348-6095  
10 E-Mail: zamoslaw@aol.com

VIA FEDEX

11 Mohamed Fouzi Haffer, Esq.  
12 Haffer & Associates  
13 402 W. Broadway, Suite 400  
14 San Diego, CA 92101  
15 Tel: Fax: (619) 649-2524  
16 E-Mail: mfh@haffarlaw.com

VIA US MAIL

17 Matthew P. Kay  
18 1843 Cherokee Avenue, Apt. #116  
19 Los Angeles, CA 90028  
20 mattpaulkay@gmail.com

VIA US MAIL & EMAIL

21 LaToshia Chante Keller  
22 4515 Don Ricardo Drive  
23 Los Angeles, CA 90008  
24 Tel: (310) 499-6641  
25 Fax: (323) 939-1300

VIA US MAIL

26 Janelle Baird  
27 11422 212 Street  
28 Lakewood, CA 90715  
29 Tel: (562) 397-9325  
30 Fax: E-Mail: jbaird84@aol.com

VIA US MAIL

31 Samantha Hill  
32 1201 N. Orange Grove Ave., #106  
33 West Hollywood, CA 90046  
34 Tel: Fax: E-Mail:

VIA US MAIL